

**Information to identify the case:**

Debtor 1	<b>Javier Silva</b>	Social Security number or ITIN	<b>xxx-xx-2719</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Western District of Texas</b>			
Case number: <b>16-10750-tmd</b>			

**Order of Discharge**


12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Javier Silva

9/29/16

**For the  
court:**

  
Yvette M. Taylor  
Clerk of the Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Texas

In re:  
Javier Silva  
Debtor

Case No. 16-10750-tmd  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0542-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Oct 01, 2016.

db  
16818330 +Javier Silva, 1609 Sam Bass Road, Round Rock, TX 78681-2830  
16818331 +At&t Uverse, 208 S. Akard St, Dallas, TX 75202-4206  
16818331 +Bridgecrest / Drivetime, 7300 E Hampton Ave, Ste 100, Mesa, AZ 85209-3324  
16818335 +Citibank North America, 388 Greenwich Street, New York, NY 10013-2375  
16818336 +Colonial Village @ Sierra Vista, 1111 Southcreek Drive, Round Rock, TX 78664-7163  
16818338 Dfas-in/debt And Claims, Dept. 3300 Attn, 8899 East 56th Street,  
Indianapolis, IN 46249-3300  
16818341 +Gc Services, 6330 Gulfton, Houston, TX 77081-1198  
16818344 M&t Bank, 1 M&t Plaza, Buffalo, NY 14203  
16818345 +Midland Funding, P.O. Box 939069, San Diego, CA 92193-9069  
16818346 +Msb Ctrma Processing, 8325 Tuscany Way #4, Austin, TX 78754-4734  
16818347 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
COLUMBUS OH 43215-2410  
(address filed with court: Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215)  
16818352 +Scott & Associates, P.c., 1120 Metrocrest Dr, Ste 100, Carrollton, TX 75006-5862  
16818353 +Scowden Properties, 10 Chisholm Trail, Round Rock, TX 78681-5043  
16818355 +Us Department Of Education, 400 Maryland Avenue, Sw, Washington, DC 20202-0001  
16818356 +Webbank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust

+E-mail/Text: ustpreion07.au.ecf@usdoj.gov Sep 29 2016 23:21:35  
United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,  
Austin, TX 78701-2450  
16818328 +EDI: AAEO.COM Sep 29 2016 23:08:00 Aaron Sales & Lease, 309 E Paces Ferry Rd Ne,  
Atlanta, GA 30305-2367  
16818329 +EDI: AFNIRECOVERY.COM Sep 29 2016 23:08:00 Afni, Po Box 3097,  
Bloomington, IL 61702-3097  
16818332 +EDI: CAPITALONE.COM Sep 29 2016 23:08:00 Capital One Bank, 1680 Capital One Drive,  
McLean, VA 22102-3407  
16818334 +E-mail/Text: kking@checkintocash.com Sep 29 2016 23:22:15 Checks Into Cash,  
201 Keith Street Ste 80, Cleveland, TN 37311-5867  
16818339 EDI: DIRECTV.COM Sep 29 2016 23:08:00 Directv, 2230 E Imperial Hwy,  
El Segundo, CA 90245  
16818337 +E-mail/Text: bankruptcynotices@devry.edu Sep 29 2016 23:22:06 Devry University Inc,  
3005 Highland Parkway, Downers Grove, IL 60515-5799  
16818340 +EDI: BLUESTEM.COM Sep 29 2016 23:08:00 Fingerhut, 7075 Flying Cloud Drive,  
Eden Prairie, MN 55344-3532  
16818342 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Sep 29 2016 23:21:45 Hunter Warfield,  
4620 Woodland Corporate Blvd., Tampa, FL 33614-2415  
16818343 +EDI: IIC9.COM Sep 29 2016 23:08:00 Ic System Inc, P.O. Box 64378,  
St. Paul, MN 55164-0378  
16818348 +EDI: NFCU.COM Sep 29 2016 23:08:00 Navy Federal Credit Union, Po Box 3000,  
Merrifield, VA 22119-3000  
16818349 +E-mail/Text: electronicbkydocs@nelnet.net Sep 29 2016 23:21:45 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561  
16818350 E-mail/Text: Ombknotifications@Onemainfinancial.com Sep 29 2016 23:22:24 One Main Financial,  
Ntbs-2320 6801 Colwell Blvd, Irving, TX 75039  
16818351 +E-mail/Text: bankruptcynotices@pch.com Sep 29 2016 23:21:00 Publishers Clearing House,  
101 Winners Circle, Port Washington, NY 11050-2218  
16818354 EDI: NEXTEL.COM Sep 29 2016 23:08:00 Sprint, 6200 Sprint Parkway,  
Overland Park, KS 66251

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16818333 Central Texas Regional Mobility, 3300 N Interstate 35 Frontage Rd #300, 35 Frontage Rd #300  
TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0542-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Sep 29, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

John Chivis on behalf of Debtor Javier Silva john@chivislaw.com  
Ron Satiya info@satiyatrustee.com,  
rsatiya@satiyatrustee.com;ecf@satiyatrustee.com;rs135@trustesolutions.com;RS135@trustesolutions.n  
et;rsatiya@ecf.inforuptcy.com  
United States Trustee - AU12 ustpreion07.au.ecf@usdoj.gov

TOTAL: 3